10. (Twice Amended) An electronic purse loan device using [system,

comprising:] an IC card [provided with] having a balance information storage

which stores [for storing an ID number and] electronic money information

representing [including the amount of] a balance[;] and a loan information

5   storage which stores information representing a loan, [a terminal comprising:

an IC card [reading/writing means for reading] reader/writer which

reads information stored in said IC card and [writing] writes information to said

IC card[, input means for inputting a numeric value and other information,

personal information storage means for storing the ID numbers of IC cards in

10   correspondence with information of a loan amount and correlation means for

correlating the ID number of said IC card with the ID numbers stored in said

personal information storage means to access the information of a loan amount

stored in said personal information storage means]; [wherein] and

a processor which, when [a payment for] a commercial transaction is

15   made, [said terminal] subtracts an amount [equivalent to the amount] of money

to be paid for said commercial transaction from [the amount of the] said

balance [stored in said IC card using said IC card reading/writing means]

information storage;

wherein said IC card reader/writer writes information representing a

20   loan into said loan information storage when said electronic money information

representing a balance is less than said amount of money to be paid for the

commercial transaction.

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19.   An electronic purse loan device according to claim 10, wherein said processor checks whether or not said IC card is registered.

20.   An electronic purse loan device according to claim 10, wherein said processor checks said information representing a loan stored in said IC card and inhibits the commercial transaction if the amount of money to be paid for it is greater than a predetermined amount of money.

21.   An electronic purse loan device according to claim 10, wherein said processor checks said information representing a loan stored in said IC card and inhibits a loan if the term of the loan is greater than a predetermined term.

22.   An electronic purse loan device according to claim 10, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.

23.   An electronic purse loan device according to claim 10, wherein said processor liquidates a loan when the next commercial transaction occurs.

24. An electronic purse loan device according to claim 10, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.

25. An IC card used in an electronic purse loan system, comprising:

a balance memory which stores electronic data representing a money balance;

a loan memory which stores electronic data of a loan; and

a processor which writes electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction.

26. An IC card according to claim 25, further comprising:

a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

27. An IC card according to claim 25, further comprising:

a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

28.   An IC card according to claim 25, further comprising:

an ID number memory which stores a ID number registered for a

person.

29.   An IC card according to claim 25, wherein said transaction is a

train fare or a bus fare.

30.   An IC card according to claim 25, wherein said electronic data

of a loan includes electronic money information representing the upper limit of

a loan.

31.   An IC card according to claim 25, wherein said electronic data

of a loan includes information representing the term limit of a loan.

32.   An electronic purse loan system using an IC card having a

balance information storage which stores electronic information representing a

money balance, and a loan information storage which stores information

representing a loan, comprising:

        (a) a terminal having:

                an IC card reader/writer which reads information stored

        in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is

made, subtracts an amount of money to be paid for said

10   commercial transaction from said balance information storage;

and

(b) a center having:

a storage which stores money information and loan

information transmitted from said terminal,

15   wherein said terminal writes electronic information of a loan into said

loan information storage and transmits loan information corresponding to said

loan to said center when said electronic information representing a money

balance is less than the amount of money to be paid for said commercial

transaction, and said storage of said center stores said loan information.

33.   An electronic purse loan system according to claim 32, further

comprising a center processor in said center, wherein said center processor

liquidates a loan when the next transaction of said IC card having a loan

information occurs.

34.   An electronic purse loan system according to claim 32, further

comprising a center processor in said center, wherein said center processor

checks date information relating to a loan and approves the loan when said date

information is within a predetermined term.

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35.   An electronic purse loan system according to claim 32, further comprising a center processor in said center, wherein said center processor checks said information representing a loan and approves a loan when said information is within a predetermined upper limit.